

All payments must be in-house in order to be posted

Any payment instrument that is not in house at the appropriate cash-processing center will not be posted. Items that are received at a branch office cannot be posted from a copy regardless of dollar amount.

No payments are ever to be posted based on an Express Mail or Air bill number.

The only exception to this rule is that consolidation checks received in Buffalo will be processed in Horsham based on a faxed copy of the actual check. This exception applies at month-end only.

All solicited payments should be sent to the appropriate cash-processing center directly and not to a branch office. In addition to not receiving timely credit for collections, branch offices and collectors risk losing credit for a payment where the debtor is instructed to send a payment to a location other than the appropriate cash processing location.

It is understood that certain garnishment checks must be sent to a field office first for processing. These checks will be posted only when received at the appropriate cash-processing center.

There are certain instances where accruals are necessary, including, but not necessarily limited to the following:

- a. Bonuses – where we are certain that we have achieved a bonus level with a client based on the collection activities, we can accrue the bonus into the current month. If there are outstanding questions on whether or not we will receive the bonus, it will not be accrued in accordance with NCO's accounting policies.
- b. Student Loan Consolidations – on student loan contracts, there is a considerable lag time between when the consolidation is processed and when funding occurs. Once the process is complete from the NCO side, the commissions should be accrued pending funding. We consider the "LVC" to be the determination of the revenue cycle being complete. Accordingly, if an account has not yet funded, the account may be accrued as complete only if an "LVC" has been received.
- c. Department of Education – because the system generated numbers must be verified by DOE before the payment voucher can be sent, these numbers are not created until the end of the month. Accordingly, accruals are recorded based on our system-generated numbers with any discrepancies corrected in the next month. Any major discrepancies must be reported to management immediately.
- d. We do not process payments for certain of our clients. All payments are made to the client, and we bill them solely based on the information they provide to us. Some of these clients do not provide the information for 25 to 35 days after a particular month-end, accordingly we have to estimate this revenue based on

actual collections. Each month's income would include the current month accrual and any true-up necessary from the prior month's estimate. Any major discrepancies must be reported to management immediately.

Certain other points:

All posting will stop at 7pm EST at the latest, and the closeout will begin.

Only at month-end, night processing will be delayed, if necessary, to allow for the close of the directories. This will be coordinated through Nick Fazio or his designate.

Any crisis level cash or accounting system issues must be immediately reported to the HELP DESK for immediate escalation to the proper technical support person.

The above items are a strong component of our internal control systems. Accordingly, any deviation from these procedures can only happen with permission from BOTH Michael Barrist and Steven Winokur.

If you have any questions regarding these procedures, please to not hesitate to contact me at 215-441-2103 or Steven.Winokur@ncogroup.com

Please note that compliance with Company Policies and Procedures is the responsibility of all employees throughout our organization. Any violations should be reported to appropriate management or can be confidentially reported to the compliance hotline (1-800-343-9387) as outlined in the Employee Handbook.

Memorandum

To: Kathy Obenshain
From: Brian Laiche
Date: July 15, 2003
Re: EOM check verification process

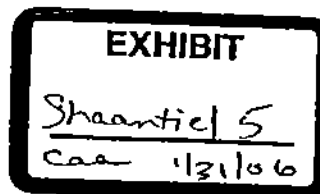
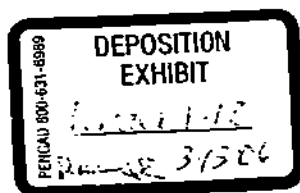
Effective immediately, Metairie is adapting a check verification process for all checks over \$1000.00 posted over the last 3 days of any given month.

All phone payments are to be recorded in hard copy, and submitted to Tami Cabrera to be placed in a date file. This will include any postdated checks issued by phone pay as well. The collectors are also instructed to enter all bank information in the comments field for easy access in following the checks to the bank.

In any overnite or regular mail payments, our collectors will ask for a copy of the check to be faxed to us immediately for the benefit of recording the information in the comments field. We will run scans and perform reviews on the postdates periodically to ensure that our collectors are saving this information.

On the 4th day before closeout, Tami will pull her file of phone pay hard copies and call banks to verify funds and look for stop pays. We also run the postdate report and print screens of the master record and the SPACEBAR C screen. The admins provide copy to the collection manager and we present to the producer, asking for evidence of the check being good. We load these items into CMA followup, and review them by the end of the day. In this process, if any check is not verifying, we can place the account in status 92, which will prevent the check from posting that next day. This will give the collector the opportunity to either find another source to collect it, obtain verification, or pull the check. This same process will take place for all 3 days leading up to closeout.

The managers will use the information obtained in this process to enter questionable accounts in the CMA followup unit, and establish a review date of day 2 in the new month to get the accounts back in front of the collector to follow the check to the bank. We also are delivering the EOM cash journal as an additional resource in assuring cleared funds. The moral to this story is.....keep it in front of them at all times and they will eventually have to do something with it, in order to get past it.



000004

B-43

Laiche, Brian

From: Obenshain, Kathy
Sent: Wednesday, August 20, 2003 6:34 PM
To: Laiche, Brian; Commercial Ops Mgrs
Subject: RE: EOM check verification process

Thanks Brian>>>>>>>everyone needs to adopt a similar if not same approach to get back the controls we used to have on our eom checks. This is something for you all to use in black and white, no thinking necessary, just implementation!!

-----Original Message-----

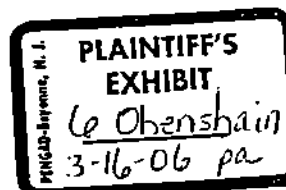
From: Laiche, Brian
Sent: Wednesday, August 20, 2003 2:50 PM
To: Commercial Ops Mgrs
Subject: EOM check verification process

<< File: MEMORANDUM.doc >>

Brian Laiche
General Collection Manager
NCO Financial Systems
Commercial Services Division
(504) 834-9900 ext 3325

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B-44



000006

Michele J. Moore

From: Obenshain, Kathy [IMCEAEX-
_O=NCOGROUP_OU=FTW_CN=RECIPIENTS_CN=KATHY+2EOBENSHAIN@ncoogroup.com]
Sent: Friday, January 30, 2004 3:43 PM
To: Commercial Ops Mgrs; Marlow, Kim; Dehen, John
Subject: FW: 59 checks process of review

Please know and understand thanks-----Original Message-----

From: Loft, Dina
Sent: Tuesday, January 20, 2004 5:25 PM
To: Loft, Dina; Moore, Carolyn; Capaldo, Bette; Newmoyer, Phil
Cc: Shepardson, Sue; Gindin, Josh; Obenshain, Kathy; Fox, Ted
Subject: RE: 59 checks process of review

Per Carolyn Moore,

I been requested to resubmit this policy.

Dina

Dina Beth Loft
Compliance Auditing Manager
NCO Group Inc.
800 550 9619
215 442 8317
215 442 8318 (fax)

-----Original Message-----

From: Loft, Dina
Sent: Wednesday, December 03, 2003 4:14 PM
To: Moore, Carolyn; Capaldo, Bette; Newmoyer, Phil
Cc: Shepardson, Sue; Gindin, Josh
Subject: 59 checks process of review

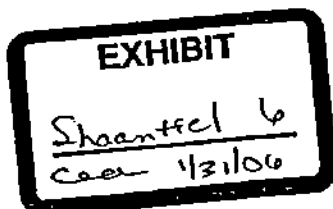
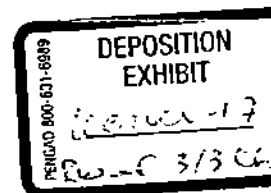
Carolyn,

I had several managers call me in the last week of the month questioning, 59 checks and what the criteria was to determine the destroy or non posting of an item? Here is what I go by...

DCID CHECKS

1. Any bank client - destroy after the first bounce. if payment is over \$500.00, tried to verify with bank. If can't verify, destroy.
2. Any stop pay with no contact with the debtor after the fact. Destroy
3. All invalid micro lines/ or utility returns (all checks in the system will then be deleted)
4. All utilities with 1 bounce or more (will destroy all checks in system)
5. Any account with more than 2 bounces - destroy all checks in system
6. All closed accounts will be destroyed and checks deleted.

ANY CHECK OVER \$1000.00 verify with bank. If can not verify destroy with a note in system need certified funds



10/25/2005

B-45

000027

MAIL CHECKS

1. Under \$250.00 will post. If dci was returned for invalid or utilities
2. Will send check back for the following reasons: More than 2 bounces, can't verify funds, review of notes in the system.
3. All checks over \$500.00, try to verify. If bank won't verify, a review of the notes in the system to help determine if the payment should post. I also call or email the area manager or lead. As you know if it is a real big one and I can't track any one down, at EOM, I will contact your office as last resort.

Always, when in doubt destroy or send back for certified funds.....

If you have any question, concerns, or changes please let me know...

Dina

Dina Beth Loft

Compliance Auditing Manager

NCO Group Inc.

800 550 9619

215 442 8318 fax

DINA.LOFT@NCOGROUP.COM

000023

B-46

10050005

Michele J. Moore

From: Obenshain, Kathy [IMCEAEX-
_O=NCOGROUP_OU=FTV_CN=RECIPIENTS_CN=KATHY+2E0BENSHAIN@ncogroup.com]
Sent: Monday, January 19, 2004 9:34 AM
To: Leff, Dina
Subject: FW: LeFevre & McQuisten Policy on NSF

Here is an individual policy in place for 2 LB collectors in Dover, Mark Lefevre and David McQuisten. I am sending you over a synopsis of out check policies shortly. Thanks Kathy

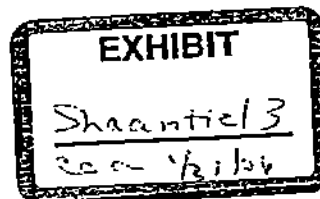
-----Original Message-----

From: Hue, Valerie
Sent: Monday, January 19, 2004 7:56 AM
To: Obenshain, Kathy
Subject: RE: LeFevre & McQuisten Policy on NSF

I was working on update. Here are memos I will have rest to you soon.

-----Original Message-----

From: Obenshain, Kathy
Sent: Monday, January 19, 2004 8:43 AM
To: Hue, Valerie
Subject: Lefevre & McQuisten Policy on NSF
<<memo to dave mcquisten from val postdates.doc>>
Please fwd to me asap..I have to send to someone in corp.



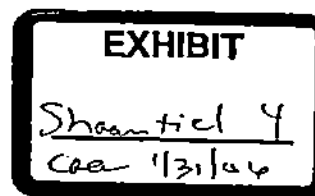
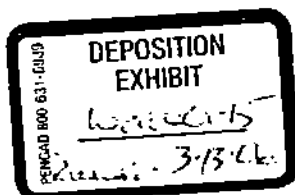
000012

B-47

Sha'altiel, Dina

From: Obenshain, Kathy
Sent: Monday, January 19, 2004 10:09 AM
To: Loft, Dina
Subject: Check Verification Policies

1. We make a serious attempt to verify all post dates over 1k gross. All accounts with post dates will be tickled the day before the check is to run. Admins in each office are responsible for verifying the funds through the bank information that is documented in the update comments screen by the collector when the DCI is taken. For live checks that are sent to Horsham, without check copies we are unable to verify funds at the bank and have to rely on a conversation that collectors are asked to have with the debtor reminding them that the check is going to be run and about their responsibility to make certain the funds are in the bank, we also ask debtors to provide us bank information when the check is sent to Horsham, not always successfully. When admins attempt to verify funds on checks, they are to also ask if there is a stop payment. Any check that does not verify is given to the immediate manager, who is to make a decision about whether or not to run the check. As you know, banks are becoming less and less reluctant to verify funds at any level. If we decide to run a check that we were unable to verify funds for, that check is to be followed through the bank to make sure it clears. When this process is not followed, we have a problem as we did in Atlanta last month since the admins never gave the GCM the information about the checks that didn't verify.
2. All NSF's for 10k gross and over that are not recovered with certified funds by the 10th of the month will be manually adjusted from the producer's commission check for the previous month.
3. Redeposits for 5k gross and over must be approved by me and sent directly by me to Horsham. Otherwise they will not be processed by cash.



000013

Memo for Record

To: Josh Giden
Steve Leckerman
Dina Loft

From: Kathy Obenshain

Date: January 22, 2004

Re: Dover DCI Investigation

We determined yesterday that an inordinate amount of NSF's from Dec 03 was a result of previously returned DCI's recreated by the collectors without the permission of the debtor and re-deposits that were run by producers and managers without talking to the debtor or making any attempt to verify funds with the bank. My review also uncovered one collector, Matt Lane, altering check amounts on DCI's without the permission of the debtor. Through a preliminary investigation with the GCM, Valerie Hue, I was told that Eric Shaw the Mid Balance manager had gone over the NSF's from November fee production not yet recovered and asked the collectors "will the money be there" based on their answers yes or no he told them to recreate the DCI's and put the money back on. We decided this is fraudulent behavior, discussed the issue with Steve Leckerman and demoted him from management to producer. Matt Lane has been terminated.

Today Ted Fox and I started conducting an independent investigation interviewing producers in Dover, who stated that they were advised by management to recreate DCI's without talking to debtors, redeposit checks without verification of funds and not pull checks at EOM even if told that no funds were available by the debtor. Most of them have made written statements confirming these facts. Pending completion of this investigation we have suspended Valerie Hue anticipating termination.

New Policies:

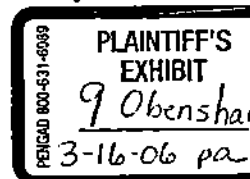
- a. No redeposits will be allowed for checks greater than 5k without written permission from Kathy Obenshain sent directly to Horsham.
- b. No DCI will be allowed by telephone in the commercial division. A DCI form will be faxed to the debtor, the debtor will sign the form and fax back a copy of the check along with the signed form. All DCI information will be input by, an Administrative Assistant or designated manager, but not a producer. All DCI copies will be maintained in a secure location at the Branch on a daily basis, month by month, which will clearly provide us with a method for verification at aom.

Example DCI's

S34627, S13617, P95383, R47590, S34627, S13617

Cc: Ted Fox

Enclosure



000022

B-49

Michele J. Moore

From: Obenshain, Kathy [mailto:IMCEAEX-
_C=INCOGROUP_OU=FTW_CN=RECIPIENTS_CN=KATHY-LEOBENSHAIN@hccgroup.com]
Sent: Monday, February 02, 2004 10:19 AM
To: Commercial Ops Mgrs
Cc: Marlow, Kim
Subject: FW: NSF report

Take this report after close out, find your NSF's and move these files to other producers unless the NSF is recovered. They have had ample time to recover these checks and I want this done every month.

-----Original Message-----

From: Obenshain, Kathy
Sent: Tuesday, January 27, 2004 5:57 PM
To: Obenshain, Kathy
Subject: FW: NSF report

file...

-----Original Message-----

From: Obenshain, Kathy
Sent: Tuesday, January 20, 2004 9:50 AM
To: Hue, Valerie
Subject: FW: NSF report

fyi.....

-----Original Message-----

From: Lof, Dina
Sent: Monday, January 19, 2004 5:02 PM
To: Obenshain, Kathy
Cc: Gindin, Josh
Subject: NSF report

Josh,

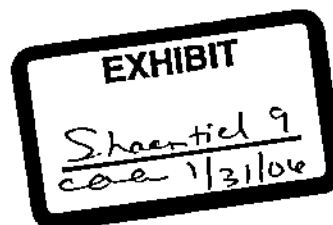
Here is the MM (commercial) NSF report. (I have spoken with Kathy and she has implemented a new NSF policy. Bette, has already received a copy which was put into place today.)

Originally the status was to change to 92, but due to cash posting conflict, Bette is getting a new status for MM, to hold the account for verification on any NSF as stated in the policy.

Kathy, has also given me a write-up, to add to my end of month report for the severe offenders from last month.

Respectfully submitted,

Dina



000029

B-50

Dina Beth Loft
Compliance Auditing Manager
NCO Group Inc.
550 550 5512
215 442 3317
215 442 3318 (fax)

<<nsf mm 1-19-03.xls>> <<Check Verification Policies>> <<FW: LeFevre & Mcquisten Policy on NSF>>

000030

100510005

B-51

MEMORANDUM

To: All Collectors
From: Steve Hallam
Date: January 20, 2004
Re: NSF Re-deposits

All NSF checks in the amount of \$5,000 or greater gross, must be approved by Kathy Obenshain before any check is re-deposited, she will then send the approval to Shawna McHugh for processing. Under no circumstance should anyone request a re-deposit of a check without clear notes with bank information including the telephone number of the bank that indicates we verified the availability of funds and that there is no stop payment.

Please call me if you have any questions.

SH/ic

001337

B-52



Memorandum

To: All Employees

From: Ted Fox
Kathy Obenshain

Date: January 21, 2004

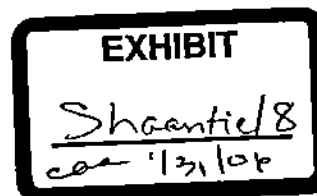
Re: DCI'S

Effective immediately, we are going back to the previously successful method of accepting DCI's from debtors.

- (1) The Collectors will use our approved check fax form.
- (2) Fax the approved check fax form to the debtor.
- (3) The authorized check signer signs the approved check fax form and faxes it back along with a copy of the check.

All GCM's are responsible for maintaining the DCI forms on a daily basis. Absolutely no check information can be input by any collector. The DCI information must be input by an Administrative Assistant or designated Manager and all DCI copies will be maintained in a secure location. Do not give the copies to the producers. Deviation from this policy will be grounds for immediate termination. This paper trail will now provide us with the method for verifying checks at EOM.

KAO:mm



000021

B-53

MEMORANDUM

To: General Collection Managers
From: Phil Weaver
Date: July 13, 2000
Subject: PIC's

It has come to my attention that each of you need to meet with your collectors (except Portland) and instill in them the proper PIC procedures as follows:

1. Prior to referring to the account for "PIC", the collector must call the debtor number to verify it is working and the correct company. Upon verification, the collector must document the file accordingly. Any files not documented as verifying the phone number will be returned to the collector without an attempt at PIC.
2. When putting in any additional numbers for the investigator to attempt contact, you should place the additional number in the information section of CMD 10 so that investigator does not have to page through lines of notes to find the same. In fact, it would be prudent if the collector would complete a quick summary of what they have found about the debtor for the investigator to utilize, e.g. principle can be reached at.....between the hours of....debtor banks with.....and has.....locations.
3. When possible, be sure to get a responsible party so that the investigator has someone to specifically ask for.

As always, if you have concerns or questions please do not hesitate to call.

PW/tw

cc: Ted Fox



B-54



NCO Financial Systems, Inc.

Commercial Services
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Fax 504-837-3230
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MEMORANDUM

TO: All Sales and Collection Managers

FROM: Peter Buggeln

DATE: January 16, 2002

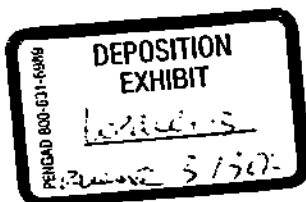
RE: Accounting Compliance

Effective 1/1/2002, any practice whose intent or result is to realize revenue before a recovery is completed and verified, or which results in the realization of revenue in a period after established deadlines, will result in the termination of participating employees. This is a zero tolerance policy that we implement to insure that the standards & practices for our accounting & services are above reproach.

We recommend that you secure a signed acknowledgement of this policy from all producers so that no one can claim ignorance or that they were following previously accepted practices.

PB:tl

cc: Phil Weaver
Ted Fox
David Israel



B-55

802 Silverlake Blvd., Suite 200
Dover, Delaware 19904

Memorandum



To: All GCM's
From: Kathy Obenshain
Date: April 4, 2002
Re: Accurint

You may start using the following search mechanism immediately on balances over 5K. Set up the same type of authorization sheet that you use for Experian and make sure each request is approved. Furthermore, I want to be absolutely certain that the request is documented in the notes and also the information obtained and how used. We see all too often where an Experian was ordered but no collector notes about what information was obtained or how used. A copy must also be put in bates.

Accurint.com

User ID: NCOCORP

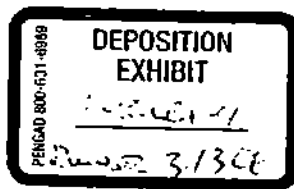
Password: Leckerman (Managers, lock it in first time so no one else can see password)

Page 1: Use permitted - #7 ONLY

Searches: Person searches – Run locator report National UCC

Under no circumstances is this information to be shared with anyone including clients or debtors nor can it be used for personal reasons.

KAO:mm



NCO Financial Systems, Inc.®

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NCO Financial Systems, Inc.

Commercial Services
3850 N. Causeway Blvd., 2nd Floor
Metairie, LA 70002

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Fax 504-837-3230

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MEMORANDUM

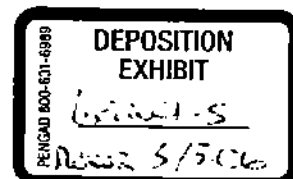
TO: All Salespeople
FROM: Phil Weaver
DATE: April 24, 2002
RE: Direct Payments

For any payment received directly by a client, we must have either accounting verification or specific documentation from the client to support the transaction. As you are aware, there are certain clients that we do not allow accounting to call due to the client requesting a single point of contact. Effective immediately, no PTC (direct payment) will be posted strictly on a salesperson's or manager's sign-off or authorization. It is important that we maintain an audit trail from the client on every direct payment. Therefore, you will need to secure some form of written confirmation (e-mail, fax, copy of internal client report, signed copy of our direct payment confirmation, etc.) and attach that client verification document to the PTC request form for any direct payment to be posted.

Please handle yourselves accordingly.

TF:tl

cc: Ted Fox
Ed Trahan
Ron Castellon
Kathy Obenshain
Dan Herrejon
Rebecca Delacroix
Sunny Sheppard
Branch Managers
General Collection Managers



B-57

ATTENTION ALL SALES & COLLECTORS

FROM: MIKE SCHER *MS*
& VALERIE HUE

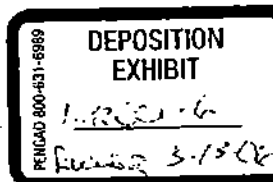
DATE: MAY 6, 2002
RE: ACCOUNTING CLOSINGS

IN THE SPIRIT OF COOPERATION AND MUTUAL RESPECT BETWEEN THE DEPARTMENTS, THE FOLLOWING IS HOW CLOSINGS ARE TO BE HANDLED, HOWEVER, THIS IS CONTINGENT UPON SALES & COLLECTIONS NOTIFYING EACH OTHER WHEN THEY CLOSE AN ACCOUNT PER A CLIENT.

- N 'BP CLOSINGS' - ARE TO BE SENT TO JENIE BIRDSONG VIA 'APM/APB' OR VIA EMAIL.
- N 'BANKRUPTCY CLOSINGS' - ARE TO BE SENT TO JENIE BIRDSONG, VIA APB/APM OR EMAIL, BUT MUST HAVE THE 'CASE #, FILE DATE, AND CHAPTER OR ANY BACKUP PERTAINING TO THIS INFORMATION'. THESE WILL BE CLOSED UPON REVIEW BY THE GCM.
- N 'H CLOSINGS' - THESE GO TO DARLENE, VIA CPB/CPM.
- N 'H & HP CLOSINGS FOR #93' - GOT TO DARLENE VIA CPB/CPM.
- N 'GN' CLOSINGS - THESE ARE TO CONTINUE TO GO TO DARLENE.

THE FOLLOWING IS BEING IMPLEMENTED TO ENSURE THAT ACCOUNTS WILL BE CLOSED PROMPTLY. AS STATED BEFORE, THIS IS CONTINGENT ON SALES & COLLECTORS NOTIFYING EACH OTHER IN REGARDS TO ALL 'H' CLOSINGS.

CC: Darlene Gorgoretti
Jenie Birdsong



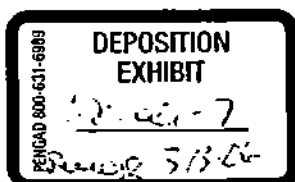
B-58

Memorandum

To: General Collection Managers
From: Kathy Obenshain
Date: October 18, 2002
Re: Experian / Accurint

Please make absolutely certain that when authorizing an Experian report that you review the account and make sure it meets the \$4k balance limit. The same rules must be followed for Accurint except the balance must be \$5k. It is also imperative the collectors document the information they obtain from Accurint or Experian in the comments section of CRS and baste the report. We will be carefully reviewing the Accurint and Experian bills to make sure all offices comply.

KAO:mm



B-59

802 Silverlake Blvd., Suite 200
Dover, Delaware 19904

MEMORANDUM



TO: All Managers
FROM: Phil Weaver
DATE: October 25, 2002
RE: System Administration Procedures

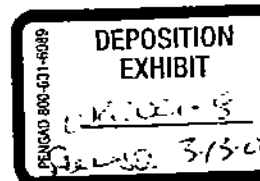
Effective immediately, the following list should help guide you with requests/changes you may have on Salesmaker and CRS. General turnaround time on all requests is 24-48 hours.

Following requests should be sent directly to your System Admin via e-mail from Manager:

- Family (master/slave) Changes
- Rate Changes
- Attitude Code Changes
- Staffing Additions/Changes
- Changing Sales Rep on Account
- Requests for Network Logins & E-mail
- Electronic Downloads
- Any other error messages or miscellaneous problems you may encounter

Balance Adjustments should be sent directly to Sunny Sheppard in Accounting unless it was entered incorrectly at time of placement and original amount placed needs to be changed. In this case request should go to your System Admin.

Remit/Billing Cycle changes should be sent to Accounting.



NCO Financial Systems, Inc.®

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B-60

802 Silverlake Blvd., Suite 200
Dover, Delaware 19904



Closing 1 or 2 accounts needs to be sent to Collection Manager. If need bulk closing of accounts (i.e. close everything placed on certain date for certain client...) should go to your System Admin.

Special Reporting/Programming Requests should go to Michelle Morgan and Bernard Marino.

Your System Admin will be as follows (please send all requests via e-mail)...

Jessica Christoffer

**Dover
Metairie
Boone
Denver
Atlanta
Legal / Finals**

Michele Percy

**Tucson
San Diego
Portland
Kansas**

NCO Financial Systems, Inc.*

Mailing Address: P.O. Box 558, Dover, Delaware 19903-9963
(National Toll Free) 1/800/788-1007 • (Delaware) 302/735-4891 • FAX 302/735-4893

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802 Silverlake Blvd., Suite 200
Dover, Delaware 19904

Memorandum



To: All Sales & Collection Managers

From: Phil Weaver

Date: October 29, 2002

Re: PTC Verification by E-Mail

The following are the instructions on PTC Verifications by E-Mail:

If a client verifies a payment by e-mail, it can be forwarded to the Accounts Receivable Collectors. Please forward with all information:

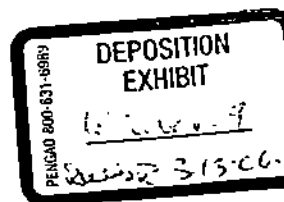
- (1) Amount of PTC (this should be in the client's e-mail)
- (2) Debtor Name (this should be in the client's e-mail)
- (3) Debtor Number (can be added by whoever forwards client's e-mail)
- (4) Rate (client should provide, but can be added by whoever forwards e-mail)
- (5) Client # & Name (can be added by whoever forwards client's e-mail)

All of this information should be on the e-mail forwarded to A/R collectors in order to be posted. A/R collector emails are as follows:

- (1) gerripierre@ncogroup.com - Lacoll
- (2) pam.marshall@ncogroup.com - Tucson
- (3) laura.lassabe@ncogroup.com - Portland
- (4) cindy.Ferrell@ncogroup.com - Dover
- (5) linda.powell@ncogroup.com - Metairie / Boone

Pam Marshall is out on leave of absence until December, any Tucson verifications can be sent to anyone other than her until she returns. If any one of these A/R collectors is out on any given day, e-mails may be sent to any of the other four A/R collectors.

Cc: Ted Fox
Kathy Obenshain
Rebecca Delacroix
Sunny Sheppard



NCO Financial Systems, Inc.*

Mailing Address: P.O. Box 558, Dover, Delaware 19903-9963
(National Toll Free) 1/800/788-1007 • (Delaware) 302/735-4891 • FAX 302/735-4893

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Hue, Valerie

802 Silverlake Blvd., Suite 200
 From: Sales Dover
 Sent: Dover, Delaware 19904 Wednesday, October 30, 2002 12:31 PM
 To: Scher, Michael; Hue, Valerie
 Subject: FW: 2nd placements



-----Original Message-----

From: Loupe, Tricia
 Sent: Wednesday, October 30, 2002 12:29 PM
 To: Commercial Ops Mgrs; Commercial Sales Mgrs
 Subject: 2nd placements

All GCMs and Branch Managers:

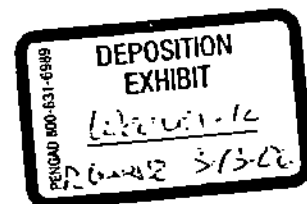
Clarification:

Any account that has had a previous Attorney Demand Letter sent on it or was in a letter sending program prior to placement with NCO is considered a 2nd placement, regardless of whether there were any calls made on it.

/s
 Phil Weaver
 Ted Fox
 Kathy Obenshain

NCO Financial Systems, Inc.
 3850 N. Causeway Blvd., 2nd Floor
 Metairie, LA 70002
 Ph - 800-735-6008, ext. 2204
 F - 504-837-3230

Notice of Confidentiality: The information included and/or attached in this electronic mail transmission may contain confidential or privileged information and is intended for the addressee. Any unauthorized disclosure, reproduction, distribution or the taking of action in reliance on the contents of the information is prohibited. If you believe that you have received the message in error, please notify the sender by reply transmission and delete the message without copying or disclosing it.

**NCO Financial Systems, Inc.***

Mailing Address: P.O. Box 5581 Dover, Delaware 19903-9963
 (National Toll Free) 1/800/788-1007 • (Delaware) 302/735-4891 • FAX 302/735-4893

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PROFESSIONAL CORPORATIONS
www.sessions-law.com

ELIZABETH K. FITE
Licensed in the State of Florida
Direct Dial: 813-908-6121
elizabeth.fite@ficelaw.com
Respond to Tampa Office

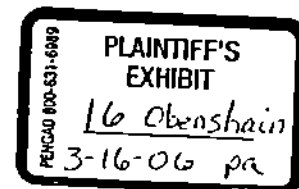
March 3, 2006

Sent Via U.S. Mail and Facsimile No.: (302) 678-9415

Jeremy Homer, Esq.
Parkowski, Guerke & Swayze
116 W. Water Street
Dover, DE 19903

RE: *Valerie Hue vs. NCO Financial Systems, Inc.*
Case No.: 05-225-KAJ

Dear Mr. Homer:



Pursuant to our 3/2/06 telephone discussion, I am writing to memorialize certain facts regarding NCO's document production in the above-referenced lawsuit.

As background, you deposed NCO's Compliance Manager, Dina Sha'altiel, on January 31, 2006. During her deposition, it was confirmed that Ms. Sha'altiel conducted an audit/investigation in early January 2004 regarding "bounced" checks. As part of her review, Ms. Sha'altiel reviewed processes for checks in the NCO Commercial Division. Specifically, Ms. Sha'altiel investigated large balance (\$1,000.00 or over) checks that were submitted to banks in December 2003 and were returned for non-sufficient funds (NSF). Ms. Sha'altiel conducted this audit/investigation to determine whether the checks bounced as a result of collector misconduct/error, debtor error, or both.

Ms. Sha'altiel's investigation consisted of reviewing the December 2003 NSF Report, *see* Exhibit A, and analyzing the account notes ("Fact Sheets") relating to each bounced check. The account notes allowed Ms. Sha'altiel to determine, for example, whether the collector had properly sought the debtor's authorization to re-submit the check and/or attempted to verify with the debtor's bank that the funds were available.

Ms. Sha'altiel's conclusions were memorialized in a Policy Violation Report that states, among other things, Ms. Sha'altiel's conclusions in the column titled "Root of Problem." *See* Exhibit B. From her review, as memorialized in the Policy Violation

New Orleans Office
201 St. Charles Avenue
Thirty-Fifth Floor
New Orleans, LA 70170-3500
Telephone (504) 582-1500
Fax (504) 582-1555

Metairie Office
Lakeway Two, Suite 1240
3850 North Causeway Boulevard
Metairie, LA 70002-1752
Telephone (504) 828-3700
Fax (504) 828-3737

Covington Office (temporary)
114 Northpark Boulevard
Suite 10
Covington, LA 70433
Telephone (985) 871-8181
Fax (985) 871-8197

Tampa Office
15316 North Florida Avenue
Suite 100
Tampa, FL 33613-1257
Telephone (813) 908-6121
Fax (813) 908-6126

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Jeremy Homer, Esq.
March 3, 2006 - Page 2

Report, Ms. Sha'altiel determined that certain Dover Large Balance Collectors were violating NCO's check handling policy during December 2003, which resulted in numerous NSF checks.

You have requested a complete copy of the NSF Report, Ms. Sha'altiel's Policy Violation Report, and the account notes supporting Ms. Sha'altiel's conclusions. We produced the requested documents on February 3, 2006, bates nos. 000944 to 001335. Because of the volume of account notes involved, you received the "user-friendly" condensed version of the account notes, where Ms. Sha'altiel literally re-created her investigation by circling the portions of the account notes that lead her to her conclusions.

Also on January 31, 2006, I discovered for the first time through Claire O'Connell, NCO Cash Department, that NCO maintained back-up documents reflecting re-dip requests from the various Commercial Division offices in an off-site storage warehouse, Iron Mountain. David Israel and I called you on January 31 and with Ms. O'Connell discussed the process to review the stored documents. This was an important discovery because NCO's attorneys and a myriad of managers had been attempting to locate a box of 2003 Re-Dip Request Forms that were purportedly kept in the Dover Commercial Office without success. We now believe that these Re-Dip Request Forms were lost in 1 of the 2 moves that the Dover office has made in the last 2 years. We hoped that copies of the Re-Dip Request Forms would be among the back-up documents maintained by the Cash Department.

On February 6, 2006, I traveled back to Horsham, Pennsylvania and met with Ms. O'Connell and Ms. Sha'altiel to review the 10 of boxes of back-up documents delivered from Iron Mountain. Within the boxes, we discovered e-mail requests to re-dip checks, but no handwritten Re-Dip Request Forms. On February 8, 2006, we produced all of the e-mail re-dip requests as bates nos. 000605 to 000943.

Also during our March 2 telephone discussion, you requested that NCO produce all December 2003 and January 2004 Re-Dip Request Forms from all of the other Commercial Offices. As I explained to you, while each Commercial office may have maintained their own system for obtaining authorization/verification and a manager's approval to re-dip, the process of actually re-dipping was accomplished through e-mails to the Cash Department (bates nos. 000605 to 000943). The handwritten Re-Dip Request Forms from the various Commercial offices (if they could be obtained) would not be relevant since a Re-Dip Request Form would not show whether the check was actually re-dipped, whether the re-dipped check bounced again, or whether the collector actually achieved authorization/verification prior to submitting the re-dip request. These determinations could be made only by reviewing tens of thousands of pages of account

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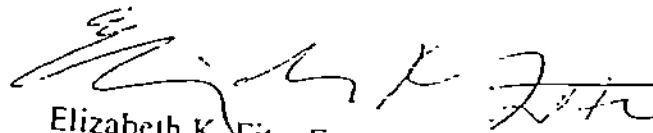
Jeremy Homer, Esq.
March 3, 2006 - Page 3

notes relating to each of the re-dip requests. Such a discovery request is irrelevant, harassing and burdensome.

The depositions of Brad Reavis, Eric Shaw, and Matt Lane support Ms. Sha'altiel's conclusions because of their admissions of wrongdoing and confirmation that Ms. Hue specifically had them violate NCO's check handling procedures. Your continued insistence for "more documents" has to stop. Your latest requests do not relate to this case. All of the information that was submitted to you corroborates Ms. Sha'altiel's testimony and report and proves the propriety of Ms. Hue's discharge.

Dave and I are happy to discuss these issues with you further.

Very truly yours,



Elizabeth K. Fite, Esq.

EKF/injm

cc: David Israel, Esq.
Alyssa Schwartz, Esq.

IT IS ENCOURAGED that, Voluntary Correspondence be sent to 3.3.06.doc

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EXHIBIT B

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DATE OF CHECK	Collector Name	A/C #	Root of Problem collector/cash debtor	Unit	Check Amount	Explanation
12/26/2003	william callett	S78713	collector/debtor	A11	-5930.43	1st bounce was nevered made up w cert funds
12/31/2003	william callett	R95152	collector	A11	-3221	debtor said no my on 12/12 ck should of pulled
12/31/2003	william callett	T03297	debtor	A11	-3000	no money
12/31/2003	william callett	S92674	collector	A11	-1020.65	debtor told collector funds no good
12/31/2003	steve troxell	S57063	debtor	A20	-2500	no money
12/31/2003	steve troxell	R19352	debtor	A20	-2500	slip pay
12/31/2003	steve troxell	R83936	debtor	A20	-1000	no money
12/30/2003	michelle gidden	R01080	debtor	A21	-1500	no money
12/31/2003	keith bryant	S78635	collector/debtor	A3	-2744.03	nvr l/u to see if roller recd
12/31/2003	keith bryant	T35950	collector/debtor	A3	-2529.73	d called to pull ck same day
12/31/2003	keith bryant	S13415	collector/debtor	A3	-1800	had nsf should of made up w cert
12/31/2003	claudie jones	T04496	debtor	A32	-2225.86	no money
12/24/2003	harold moore	G97254	debtor	A37	-3044.6	no money
12/24/2003	kevin brown	T16561	debt	A43	-1051.73	no money
12/31/2003	ellis pheips	A68860	debt	A53	-5000	no money mult nsf
12/31/2003	ellis pheips	S42563	debt	A53	-2000	no money
12/31/2003	ellis pheips	T14389	debt	A53	-1718	no money
12/26/2003	ellis pheips	A68860	debt	A53	-1000	no money mult nsf
12/29/2003	julie rees	R49535	collector/debtor	A63	-3811.8	money was in the hosp
12/30/2003	julie rees	R87439	debtor	A63	-3369.61	debtor is client

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12/31/2003	julie rees	S09400	collector/debtor	A63	-1000	no money/mult nsf
12/31/2003	david dubery	T23443	debtor	A73	-1785.33	no money
12/31/2003	lori clark	T08940	debtor	A75	-4105	client issues
12/30/2003	lori clark	S25962	debtor	A75	-2900.43	no money
12/29/2003	lori clark	T13949	debtor	A75	-2898.42	no money
12/31/2003	lori clark	T03384	debtor	A75	-2524.43	no money
12/31/2003	lori clark	T20759	debtor	A75	-2030	no money
12/31/2003	lori clark	T20248	debtor	A75	-1000	no money mult nsf
12/31/2003	lori clark	T20248	debtor	A75	-1000	no money mult nsf
12/31/2003	craig cavalcante	R63632	debtor	A76	-18997.6	debtor called no good same day
12/31/2003	craig cavalcante	T34793	debtor	A76	-16176.62	dci-name error made good bc
12/31/2003	craig cavalcante	T07888	collector	A76	-12577.13	look cc decline no contact look
12/31/2003	craig cavalcante	T20414	debtor	A76	-7333.99	no money
12/31/2003	craig cavalcante	S85957	debtor	A76	-1937.67	changed bank accounts w/o
12/31/2003	craig cavalcante	T12150	collector	A76	-1274	notices
12/30/2003	craig cavalcante	T01866	debtor	A76	-1251.37	no contact w d just dci
12/31/2003	frank orr	S60834	debtor	A77	-10935.94	bank hold of funds
12/31/2003	frank orr	T15748	debtor	A77	-3600	no money
12/31/2003	frank orr	T06799	debtor	A77	-3589.86	no money
12/31/2003	frank orr	Q61567	collector	A77	-1753.47	nvr made up 1st nsf or contact w
12/29/2003	frank orr	D42544	debtor	A77	-1500	debtor
12/31/2003	frank orr	R83014	collector	A77	-1004.97	nvr made up 1st nsf or contact w
12/24/2003	jessie monloro	S27322	debtor	A82	-3857.73	no money
12/24/2003	jessie monloro	R88627	debtor	A82	-3695.3	no money
12/31/2003	tom ventrone	R25366	collector/debtor	B57	-1042.15	knew ck no good moved dci

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12/31/2003	david Kornahrens	T07557	collector	B59	-2500	mult nsf redci w/o d ok
12/29/2003	david Kornahrens	S47763	debtor	B59	-1000	mult nsf
12/31/2003	bob leger	S98456	debtor	B6	-1220	no money
12/30/2003	walter theodore	S64627	debtor	B62	-1000	verf bank good for 1 put 2 cks in poss renst
12/30/2003	linda costa	S09348	debtor	B63	-2845	no money
12/30/2003	linda costa	S83272	debtor	B63	-1682	accounting issue
S21335	sleven birdsong	S21335	collector	D1	-1813	collector ran ck -funds no verf
12/29/2003	raymond morrison	S73686	debtor	D17	-2500	no money
12/30/2003	dantae ramirez	T16568	debtor	D19	-1166.58	no money
12/31/2003	dantae ramirez	R07882	collector/mgr	D19	-1000	redci w/o contact
12/31/2003	BRAD REAVES	R06156	collector	D22	-7000	nvr recd authrzn from d eom
12/31/2003	BRAD REAVES	S51306	collector	D22	-3435.5	nvr recd authrzn from d eom
12/31/2003	BRAD REAVES	S51306	collector	D22	-3400	nvr recd authrzn from d eom
12/31/2003	BRAD REAVES	T32974	debtor	D22	-2401.46	no money
12/31/2003	BRAD REAVES	T20071	collector	D22	-2030	nvr recd authrzn to dci ck
12/29/2003	BRAD REAVES	S98825	collector	D22	-2000	knew no money nvr pulled ck
12/31/2003	BRAD REAVES	S98825	collector	D22	-2000	knew no money nvr pulled ck
12/31/2003	BRAD REAVES	S42285	collector	D22	-2000	change postdate then document to do so
12/31/2003	BRAD REAVES	T38089	?	D22	-1500	documents no clear
1/5/2004	BRAD REAVES	S85602	collector	D22	-1071.18	d was sending mo mult nsf
12/24/2003	BRAD REAVES	S85602	collector	D22	-1000	d was sending mo mult nsf
12/31/2003	BRAD REAVES	R72202	collector	D22	-1000	colicr knew d was sending mo ck should have been pull
12/29/2003	KEN ROSE	S94552	COLLECTOR	D29	-6500	notes don't add up
12/31/2003	KEN ROSE	T11659	collector/client	D29	-5000	notes show pending client ck should of pulled
12/29/2003	KEN ROSE	S27200	collector	D29	-1982	mult nsf should of pulled

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12/31/2003	ioe gilaquento	R74588	collector	D31	-2683.21	2nd dci no contact or authorizin
12/30/2003	ioe gilaquento	T09615	debtor	D31	-2459.94	no money
12/31/2003	ioe gilaquento	T22837	cash	D31	-1202.05	ck was changed date to 2nd ran
12/29/2003	ioe gilaquento	S95774	debtor	D31	-1112.13	no money
12/31/2003	dan maddox	Q93881	collector	D36	-22879.62	knew aba wrong gor correct info and nvr put in also had date change
12/31/2003	david dunham	S97141	collector	D43	-2034.01	nvr called debtor after 1st bounce
12/31/2003	david dunham	T15655	collector	D43	-1062.5	no contact w d then dci
12/30/2003	david dunham	S07157	collector	D43	-1000	no money
12/31/2003	SCOTT RAULSTON	D95575	collector/debtor	D48	-4000	no money -lunky notes
12/30/2003	SCOTT RAULSTON	R40912	debtor	D48	-1500	no money
12/31/2003	SCOTT RAULSTON	S80592	debtor	D48	-1050.74	lunky notes
12/31/2003	matt lane	S28434	collector	D60	-7500	no contact after 1st bounce then redci
12/31/2003	matt lane	S13617	collector	D60	-5000	no contact after 1st bounce then redci
12/31/2003	matt lane	R21037	collector	D60	-4325	no contact after 1st bounce then redci
12/30/2003	matt lane	S54996	collector	D60	-4000	ck was a pull
12/31/2003	matt lane	S70944		D60	-3023.5	no contact after 1st bounce then redci
12/30/2003	matt lane	R63502	collector	D60	-1000	no contact after 1st bounce then redci
12/24/2003	mark lefevre	T13335	debtor	D70	-14045	no money
12/31/2003	mark lefevre	Q71642	collector	D70	-14000	1st ck bounce debtor then told collector ck no good till the 10th collector put ck in on the 2nd

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12/31/2003	mark lefevre	T14251	collector/debtor	D70	-6617.79	1st bounce then redci funky docs
12/30/2003	mark lefevre	S51701	collector	D70	-1745.62	no contact w debtor only 1m
12/31/2003	joseph dunning	S11960	collector	D75	-1000	no contact w debtor only 1m
12/30/2003	david mcquisten	684902	collector/debtor	D70	-15000	unable to verify funds 2nd time
12/31/2003	david mcquisten	Q83571	collector/mgt	D79	-12000	redip per mgt no funds per notes
12/31/2003	david mcquisten	S15764	collector	D79	-8000	mult nsf
12/31/2003	david mcquisten	S67976	collector	D79	-4373.34	1st ck nsf no real contact redci
12/31/2003	david mcquisten	S47717	collector/mgt	D79	-3778.06	ck bounce
12/31/2003	david mcquisten	S95738	collector	D79	-3000	mult nsf
						dcf done w/o authorizin
12/30/2003	david mcquisten	T32522	collector	D79	-2500	redci w/o authorizn just verify w bank - called next day and was then told no funds
12/30/2003	david mcquisten	P96885	collector	D79	-1500	mult nsf for several mo change dci
12/31/2003	david mcquisten	R92555	collector	D79	-1500	dates
12/31/2003	david mcquisten	R37499	collector/mgt	D79	-1366.86	mult date changes mult nsf
12/31/2003	mike kraig	892388	collector	F11	-2000	mult nsf
						dcf error
12/30/2003	St. Clair Carr	Q72441	collector	F21	-1000	collector told debtor to do a stop pmt
12/30/2003	Jon Tapia	D32616	debtor	F51	-5000	no money
12/31/2003	Trenice Harris	Q76796	debtor	F65	-2000	no money
12/31/2003	Bruce Richardson	S16794	debtor	F93	-2000	no money
12/30/2003	Storm McIntyre	Q83584	debtor	M1	-3000	no money
12/31/2003	Brian Dennis	S16508	debtor/collector	M2	-12000	attny sd he would fed-ex ck - ck's were dci'd

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12/31/2003	Brian Dennis	R22796	debtor/collector	M2	-11133.33	2 bounces in a row-nvr verified funds
12/31/2003	Brian Dennis	T04342	debtor	M2	-4520	no money
12/22/2003	Brian Dennis	S91579	debtor	M2	-2000	stop payment!
12/31/2003	Mark Patterson	S09433	collector	M25	-1000	dbtrr cld to change ck date- collector said no
12/22/2003	Ekiedra Richard	C60240	debtor	M26	-3012	no money
12/31/2003	Jim Gillis	966780	collector	M31	-30000	was told by super to verify funds
12/31/2003	Jim Gillis	R86579	debtor	M31	-2411.5	no name
1/6/2004	Annie Hunt	T16484	collector	M38	-2536.78	verified no money with bank-still ran
12/31/2003	Annie Hunt	D46489	collector	M38	-2059.88	dbtr sd he was sending V/U. verified no money- still ran ck
12/31/2003	Fernando Hunt	S89295	debtor	M4	-4577.07	no money
12/31/2003	Fernando Hunt	S88016	debtor	M4	-1500	no money
1/6/2004	Dane Revette	240701	debtor/collector	M40	-1041.66	never followed up after 1st bounce.
12/31/2003	Greg Ansardi	T12054	collector	M42	-1050.11	debtor called to stop pmnt-never done
12/30/2003	Denise Richardson	S40051	debtor	M73	-1962.09	no money
12/30/2003	Steve Hallam	T38274	???	M80	-2500	???
1/13/2004	Mike Mullens	Q90213	debtor	P15	-1420.54	ck not endorsed
12/31/2003	Frank Saucedo	T16254	debtor	P16	-9000	no money
12/31/2003	Frank Saucedo	T26854	debtor	P16	-4608.38	no money
12/31/2003	Frank Saucedo	T24294	debtor	P16	-2593.91	no money

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12/31/2003	Frank Sauceda	R52068	debtor	P16	-1766.36	no money
12/26/2003	Dan Slack	S78094	debtor/collector?	P18		??? Cmnts show dbir stop pay
12/31/2003	Dan Slack	T20235	debtor	P18	-22962.54	b4 ck ran
12/26/2003	Dan Slack	S80488	debtor	P18	-3927.93	no money
					-1659	no money
12/31/2003	Stephen Ross	R75604	collector	P3	-11913.64	Does not make sense-dc'd x2 no contact
12/31/2003	Stephen Ross	R75604	collector	P3	-11913.64	does not make sense- dcix2 no contact
12/31/2003	Stephen Ross	S66790	collector	P3	-7290.69	doesnot make sense- dcix2 no contact
12/31/2003	Stephen Ross	S66790	collector	P3	-7290.69	Does not make sense-dc'd x2 no contact
12/31/2003	Doug Gallaher	T04431	collector	P42	-1355.6	dbir fed ex'd check- ck was dc'd no contact.
12/31/2003	Doug Gallaher	S72495	debtor/collector	P42	-1157.23	unable to contact debtor after 1st bounce.
12/29/2003	Doug Gallaher	S25262	collector	P42	-1000	no doc's from dbir to ok post dates
12/31/2003	Miguelie Christi	Q97349	collector	P44	-2000	changed ck with no contact
12/31/2003	Miguelie Christi	T14046	debtor	P44	-1550	
1/13/2004	Miguelie Christi	Q80213	debtor	P44	-1508.22	mail in check
12/31/2003	Michelle Beck	T22732	debtor	P45	-1495	no money
12/31/2003	Bill Rice	S64638	debtor	P46	-1784.39	no money
12/29/2003	Bill Rice	T13604	collector	P46	-1490.78	dbir said needed more time- collector verified funds with bank n ran-ck still bounced.
12/30/2003	Bill Rice	T13604	collector	P46	-1490.78	dbir said needed more time- collector verified funds with bank n ran-ck still bounced.

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12/31/2003	Bill Rice	S04710	collector	P46	-1000	every ck in past 4 months bounced.
12/31/2003	Bruce Woodson	S58146	collector	P49	-6000	dbtr said still trying to get funds- collector dc'd anyway
12/31/2003	Bruce Woodson	S30421	collector	P49	-2000	2 bounces-2 checks taken, asked to get cert funds, no attempt made.
12/31/2003	Bruce Woodson	S61445	collector	P49	-1835.41	3 bounces in a row
12/31/2003	Bruce Woodson	S46255	collector	P49	-1704.76	4 bounces in a row
12/31/2003	Ricardo Hernandez	897576	debtor	T21	-1000	no money
12/31/2003	Ricardo Hernandez	R49951	debtor	T21	-1000	no money
12/30/2003	Dennis Angeles	Q19413	debtor	T27	-1000	debtor is a client
12/26/2003	Andrew Hardin	S95713	debtor	T47	-3875	no money
12/29/2003	Darrel Austin	T16868	debtor	T63	-3138.75	no money
12/31/2003	Darrel Austin	R92845	collector	T63	-2000	dbtr wanted pd changed-never changed
12/31/2003	Darrel Austin	T19022	collector	T63	-1800	dbtr was to led ex ck-ck dc'd
12/31/2003	Darrel Austin	P98871	debtor	T63	-1000	no money
12/31/2003	Ronald Davis	R51111	collector/debtor	Z1	-2004.11	dbtr cld sd having trouble with funds, will c/b. check ran n bounced.
12/31/2003	Ronald Davis	Q75158	debtor	Z1	-1750	no money
12/31/2003	Michael Dubay	T22857	debtor	Z11	-5133.34	no money
12/31/2003	Michael Dubay	T26751	debtor	Z11	-1307.44	mail in check bounced
12/31/2003	Robert Goodrich	T16242	debtor	Z12	-1187.15	no money

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12/31/2003	Gary Garrett	R37980	collector	Z19	-1275.4	5 bounces in a row-- bounced 2 cks after coll. doc'd need cert funds.
12/31/2003	Gary Garrett	R25371	debtor/collector	Z19	-1061.4	told by manager to get cert funds
12/31/2003	Edward Falco	S28056	debtor	Z2	-5862.14	client concerned
12/31/2003	Edward Falco	S63690	collector	Z2	-1000	collectors doc's say ck ran early without dbls ok.
12/30/2003	Maria Munson	T26931	debtor	Z22	-1022.94	no money
12/31/2003	Palicia Pardo	R59576	debtor	Z23	-1500	no money
12/31/2003	Jon Fred	T06510	collector	Z37	-1254.05	verified no money with bank-- never destroyed
12/31/2003	Jacqueline Johns	R93638	collector	Z41	-2429.7	debtor has bounced 5 cks in a row starting Oct.
12/30/2003	Ed Bagrowski	S25765	debtor	Z52	-5000	Stop payment
12/29/2003	Ed Bagrowski	T16839	collector/debtor	Z52	-4186.9	was told by manager to verify ck after first ck bounced
12/29/2003	Ed Bagrowski	S98838	debtor	Z52	-3996.65	waiting for collector to pull next ck, as requested by manager.
12/26/2003	Ed Bagrowski	S80928	debtor	Z52	-1398.85	no money
12/31/2003	Ed Bagrowski	S80928	debtor	Z52	-1333.39	no money
12/31/2003	Gary Garrett	G29113	collector/debtor	Z6	-1000	Collector was told cert. funds only-100 many bounces
12/30/2003	Richard Thompson	R77406	debtor	Z7	-15213	no money
12/26/2003	Richard Thompson	T14832	debtor	Z7	-1845	debtor was to mail cert funds, next day ltr was taken
12/31/2003	Richard Thompson	R01525	debtor	Z7	-1500	no money

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12/30/2003

Dan Frazier	T00043	debtor	Z8	-3666.66	Stop Payment- Debtor's been waiting on loan money.
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DATE OF CHECK	Collector Name	A/C #	Root of Problem collector/cash debtor	Unit	Check Amount	Explanation
12/26/2003	william callitt	S78713	collector/debtor	A11	-5930.43	1st bounce was nevered made up w cert funds
12/31/2003	william callitt	R95152	collector	A11	-3221	debtor said no my on 12/12 ck
12/31/2003	william callitt	T03297	debtor	A11	-3000	should cl pulled no money
12/31/2003	william callitt	S92674	collector	A11	-1020.65	debtor told collector funds no good
12/31/2003	steve Iroxell	S57063	debtor	A20	-2500	no money
12/31/2003	steve Iroxell	R19352	debtor	A20	-2500	stop pay
12/31/2003	steve Iroxell	R83936	debtor	A20	-1000	no money
12/30/2003	michelle gidson	R01000	debtor	A21	-1500	no money
12/31/2003	keith bryant	S78635	collector/debtor	A3	-2744.03	nr ltu to see if roller recd
12/31/2003	keith bryant	T35950	collector/debtor	A3	-2529.73	d called to pull ck same day
12/31/2003	keith bryant	S13415	collector/debtor	A3	-1800	had nsf should of made up w cert
12/24/2003	claudie jones	T04496	debtor	A32	-2225.86	no money
12/24/2003	harold moore	Q97254	debtor	A37	-3044.6	no money
12/24/2003	kevin brown	T15551	debt	A43	-1051.73	no money
12/31/2003	ellis phelps	A68060	debtor	A53	-5000	no money null nsf
12/31/2003	ellis phelps	S42563	debtor	A53	-2000	no money
12/31/2003	ellis phelps	T14369	debtor	A53	-1718	no money
12/26/2003	ellis phelps	A68860	debtor	A53	-1000	no money null nsf
12/29/2003	julie rees	R49535	collector/debtor	A63	-3811.0	money was in the hoop
12/30/2003	julie rees	R87439	debtor	A63	-3369.61	debtor is client

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 PLAINTIFF'S
EXHIBIT
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Date	Name	Account	Relationship	Balance	Notes
12/23/2003	Julie rnes	(S09400)	collector/debtor	-1000	no money/mult nsf
12/31/2003	david dibury	T23443	debtor	-1785.33	no money
12/31/2003	lori clark	T00940	debtor	-4105	client issues
12/30/2003	lori clark	S25962	debtor	-2900.43	no money
12/29/2003	lori clark	T13949	debtor	-2898.42	no money
12/31/2003	lori clark	T03384	debtor	-2524.43	no money
12/31/2003	lori clark	T20759	debtor	-2030	no money
12/31/2003	lori clark	T20248	debtor	-1000	no money mult nsf
12/31/2003	lori clark	T20248	debtor	-1000	no money mult nsf
12/31/2003	craig cavalcante	R63632	debtor	-18997.6	debtor called no good same day
12/31/2003	craig cavalcante	T34793	debtor	-16176.62	dcl-name error made good bc
12/31/2003	craig cavalcante	T07808	collector	-12577.13	look cc decline no contact took
12/31/2003	craig cavalcante	T20414	debtor	-7333.99	clk
12/31/2003	craig cavalcante	(S85957)	debtor	-1937.67	no money
12/31/2003	craig cavalcante	T12150	collector	-1274	changed bank accounts w/o
12/30/2003	craig cavalcante	T01066	debtor	-1251.37	no contact w d just dcl
12/31/2003	frank orr	(S60834)	debtor	-10935.94	no money
12/31/2003	frank orr	T15748	debtor	-3600	bank hold of funds
12/31/2003	frank orr	T06799	debtor	-3589.86	no money
12/31/2003	frank orr	Q61567	collector	-1753.47	nvr made up 1st nsf or contact w
12/29/2003	frank orr	D42544	debtor	-1500	debtor
12/31/2003	frank orr	R03014	collector	-1004.97	no money
12/24/2003	jessie montoro	S27322	debtor	-3857.73	nvr made up 1st nsf or contact w
12/24/2003	jessie montoro	R80627	debtor	-3695.3	nvr made up 1st nsf or contact w
12/31/2003	tom ventrone	R25366	collector/debtor	-1042.15	debtor
					no money
					no money
					knew ck no good moved dcl

12/31/2003	David Kornahrens	T07557	collector	B59	-2500	mult nsf redcl w/o d ck
12/29/2003	David Kornahrens	S47763	debtor	B59	-1000	mult nsf
12/31/2003	Bob feger	S98456	debtor	B6	-1220	no money
12/30/2003	Waller Ihendore	S64027	debtor	B62	-1000	verf bank good for 1 put 2 cks in poss rensf
12/30/2003	Linda cosia	S00340	debtor	B63	-2845	no money
12/30/2003	Linda cosia	S83272	debtor	B63	-1602	accounting issue
12/31/2003	Steven birdsong	S21335	collector	D1	-1013	collector ran ck - funds no verf
12/29/2003	Raymond morrison	573686	debtor	D17	-2500	no money
12/30/2003	Danlae ramirez	T16568	debtor	D19	-1166.50	no money
12/31/2003	Danlae ramirez	R97882	collector/mgr	D19	-1000	redcl w/o contact
12/31/2003	BRAD REAVES	R06156	collector	D22	-7000	nvr recd authrzn from d eom
12/31/2003	BRAD REAVES	S51306	collector	D22	-3435.5	nvr recd authrzn from d eom
12/31/2003	BRAD REAVES	S51306	collector	D22	-3400	nvr recd authrzn from d eom
12/31/2003	BRAD REAVES	T32974	debtor	D22	-2401.46	no money
12/31/2003	BRAD REAVES	T20071	collector	D22	-2030	nvr recd authrzn to dcl ck
12/29/2003	BRAD REAVES	S98025	collector	D22	-2000	knew no money nvr pulled ck
12/31/2003	BRAD REAVES	S98025	collector	D22	-2000	knew no money nvr pulled ck
12/31/2003	BRAD REAVES	S42285	collector	D22	-2000	change postdate then document to do so
12/31/2003	BRAD REAVES	T38089	?	D22	-2000	documents no clear
1/5/2004	BRAD REAVES	S85602	collector	D22	-1500	d was sending mo mult nsf
12/24/2003	BRAD REAVES	S85602	collector	D22	-1071.18	d was sending mo mult nsf
12/31/2003	BRAD REAVES	R72202	collector	D22	-1000	colcltr knew d was sending mo ck should have been pull
12/29/2003	KEN ROSE	S01552	COLLECTOR	D29	-6500	notes don't add up
12/31/2003	KEN ROSE	T11659	collector/client	D29	-5000	notes show pending client ck should of pulled
12/29/2003	KEN ROSE	S27200	collector	D29	-1982	mult nsf-should of pulled

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12/31/2003 12/30/2003	joe giaquinto joe giaquinto	R74500 T00015	collector debtor	D31 D31	-2003.21 -2459.94	2nd dci no contact or authorizin no money ck was changed date in 2nd ran on 31st no money
12/31/2003 12/29/2003	joe giaquinto joe giaquinto	T22837 S95774	cash debtor	D31 D31	-1202.05 -1112.13	
12/31/2003	dian mardox	Q03001	collector	D36	-22079.62	knew aba wrong gor correct info and nvr put in also had date change
12/31/2003 12/31/2003 12/30/2003	david dunham david dunham david dunham	S07141 T15655 S07157	collector collector collector	D43 D43 D43	-2034.01 -1062.5 -1000	nvr called debtor after 1st bounce no contact w d then dci no money
12/31/2003 12/30/2003 12/31/2003	SCOTT RAULSTON SCOTT RAULSTON SCOTT RAULSTON	D05575 R40912 S80592	collector/debtor debtor debtor	D48 D48 D48	-4000 -1500 -1050.74	no money -funky notes no money funky notes
12/31/2003	matt lane	S28434	collector	D60	-7500	no contact after 1st bounce then redci
12/31/2003	matt lane	S10617	collector	D60	-5000	no contact after 1st bounce then redci
12/31/2003 12/30/2003	matt lane matt lane	R21037 S54996	collector collector	D60 D60	-4325 -4000	no contact after 1st bounce then redci
12/31/2003	matt lane	S70944				ck was a pull
12/30/2003	matt lane	R63502	collector	D60	-3023.5	no contact after 1st bounce then redci
12/24/2003	mark lefevre	T13335	debtor	D70	-1000 -14045	no contact after 1st bounce then redci no money
12/31/2003	mark lefevre	Q71642	collector	D70	-14000	1st ck bounce debtor then told collector ck no good till the 10th collector put ck in on the 2nd

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Date	Name	ID	Role	Amount	Notes
12/31/2003	mark lefevre	✓ T14251	collector/debtor	-6617.79	1st bounce then redcl funky docs
12/30/2003	mark lefevre	✓ S51701	collector	-1745.62	no contact w debtor only lm
12/31/2003	jooseph dunning	✓ S11960	collector	-1000	no contact w debtor only lm
12/30/2003	david mcquislen	✓ Q84902	collector/debtor	-15000	unable to verf funds 2nd time
12/31/2003	david mcquislen	✓ Q83571	collector/mgt	-12000	redip per mgt no funds per notes
12/31/2003	david mcquislen	✓ S15764	collector	-8000	mult nsf
12/31/2003	david mcquislen	✓ S67976	collector	-4373.34	1st ck nsf no real contact redcl
12/31/2003	david mcquislen	✓ S47717	collector/mgt	-3778.06	ck bounce
12/31/2003	david mcquislen	✓ S95738	collector	-3000	mult nsf
12/30/2003	david mcquislen	✓ T32522	collector	-2500	dcf done w/o authrzn
12/30/2003	david mcquislen	✓ P96005	collector	-1500	redcl w/o authrzn just verf w bank
12/31/2003	david mcquislen	✓ R92555	collector	-1500	- calld next day and was then told no funds
12/31/2003	david mcquislen	✓ R37499	collector/mgt	-1366.86	mult nsf for sevral mo change dci dates
12/31/2003	mike kralg	✓ R92388	collector	-2000	mult date changes mult nsf
12/30/2003	SL Clair Carr	✓ Q72441	collector	-1000	dcf error
12/30/2003	Jon Tapia	✓ D32616	debtor	-5000	collector told debtor to do a stop pmnt
12/31/2003	Tranice Harris	✓ Q76796	debtor	-2000	no money
12/31/2003	Bruce Richardson	✓ S16794	debtor	-2000	no money
12/30/2003	Storm McInlyre	✓ Q83584	debtor	-2000	no money
12/31/2003	Brian Dennis	✓ S16588	debtor/collector	-3000	no money
				-12000	allny sd he would fed-ex ck - ck's were dci'd

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Date	Name	Account #	Debtor/Collector	Amount	Notes
12/31/2003	Brian Dennis	R22796	debtor/collector	-11133.33	2 bounces in a row-nvr verified funds
12/31/2003	Brian Dennis	T04342	debtor	-4520	no money
12/22/2003	Brian Dennis	S91579	debtor	-2000	stop payment
12/31/2003	Mark Patterson	S09433	collector	-1000	debtor old to change ck date- collector said no
12/22/2003	Elkiedra Richard	Q00240	debtor	-3012	no money
12/31/2003	Jim Gillis	S66780	collector	-30000	was told by super to verify funds
12/31/2003	Jim Gillis	R86579	debtor	-2411.5	no name
1/6/2004	Annie Hunt	T16484	collector	-2536.78	verified no money with bank-still ran
12/11/2003	Annie Hunt	B16489	collector	-2059.88	debtor he was sending WU- verified no money- still ran ok
12/31/2003	Fernando Hunt	S09295	debtor	-4577.07	no money
12/31/2003	Fernando Hunt	S88816	debtor	-1500	no money
1/6/2004	Dana Revelle	240701	debtor/collector	-1041.66	never followed up after 1st bounce.
12/31/2003	Greg Ansardi	T12054	collector	-1050.11	debtor called to stop pmnt-never done
12/30/2003	Denise Richardson	S40051	debtor	-1962.09	no money
12/30/2003	Steve Hallam	T38274	???	-2500	???
1/13/2004	Mike Mullens	Q00213	debtor	-1420.54	ck not endorsed
12/31/2003	Frank Saucedo	T16254	debtor	-9000	no money
12/31/2003	Frank Saucedo	T26854	debtor	-4608.38	no money
12/31/2003	Frank Saucedo	T24294	debtor	-2593.91	no money

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Date	Name	Account	Relationship	Balance	Notes
12/31/2003	Bill Rice	S04710	collector	-1000	every ck in past 4 months bounced.
12/31/2003	Bruce Woodson	S58146	collector	-6000	dbtr said still trying to get funds. collector did anyway
12/31/2003	Bruce Woodson	S30421	collector	-2000	2 bounces-2 checks taken, asked to get cert funds, no attempt made.
12/31/2003	Bruce Woodson	S61445	collector	-1835.41	3 bounces in a row
12/31/2003	Bruce Woodson	S46255	collector	-1704.76	4 bounces in a row
12/31/2003	Ricardo Hernandez	007578	debtor	-1000	no money
12/31/2003	Ricardo Hernandez	R49951	debtor	-1000	no money
12/31/2003	Dennis Angeles	Q19413	debtor	-1000	debtor is a client
12/31/2003	Andrew Hardin	S95713	debtor	-3875	no money
12/31/2003	Darrel Austin	T16860	debtor	-3138.75	no money
12/31/2003	Darrel Austin	R92845	collector	-2000	dbtr wanted pd changed-never changed
12/31/2003	Darrel Austin	T19022	collector	-1800	dbtr was in fed ex ck-ck held
12/31/2003	Darrel Austin	P98871	debtor	-1000	No Contact
12/31/2003	Ronald Davis	R51111	collector/debtor	-2004.11	no money
12/31/2003	Ronald Davis	Q75158	debtor	-1750	dbtr did sd having trouble with funds, will c/b. check ran n bounced.
12/31/2003	Michael Dubay	T22857	debtor	-5133.34	no money
12/31/2003	Michael Dubay	T26751	debtor	-1307.44	mail in check bounced
12/31/2003	Robert Goodrich	T16242	debtor	-1187.15	no money

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